

## Summary box

This summary contains key information about your Maturity Saver and you should read it carefully. You should also take the time to read parts 1 and 2 of the terms and conditions for the Maturity Saver, which you accepted when you opened your 1 Year Fixed Rate Saver. You should keep a copy of this summary for your records.

### Account name

Maturity Saver

### What is the interest rate?

Interest rate

4.24% AER / 4.15% gross (variable)

Interest is calculated daily and paid monthly into this account.

AER stands for Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded once a year. Tax free is the interest rate payable where interest is exempt from UK income tax.

### Can Marcus by Goldman Sachs change the interest rate?

Yes, the interest rate is variable. Please see part 2 of the terms and conditions for information on when we may vary your interest rate and how we'll let you know.

### What would the estimated balance be after 12 months based on a £1,000 deposit?

Projected balance at end of the 12 month term  
(interest rate of 4.24% AER)

£1,042.40

This projection assumes that you do not make any withdrawals or further deposits and that interest is paid into this account. This is for illustrative purposes only and doesn't take into account your individual circumstances.

## How do I open and manage my account?

You are only eligible for this account if you currently hold a 1 Year Fixed Rate Saver. We'll open a Maturity Saver for you automatically if you haven't told us what to do with your money by the end of your 1 year term, including if you cancel your instructions without giving new ones. Your new account will be held in the same name(s) as your 1 Year Fixed Rate Saver. You must continue to meet the same requirements that apply to your 1 Year Fixed Rate Saver. This means you must be aged 18 or over and be a UK resident (including for tax purposes). You must also have your own email address and your own mobile phone number.

When we open your account at the end of your 1 year term, we'll automatically transfer the money in your 1 Year Fixed Rate Saver on your maturity date (and any interest) into your new Maturity Saver. You can pay more money into your Maturity Saver but only up to £250,000. This limit doesn't apply to other Marcus accounts you might hold with us which will have their own limits. Once open, you can manage your account online. You can also give some instructions by phone.

## Can I withdraw money?

Yes, by logging into your account or by calling us. You can pay money to and from your Maturity Saver from your linked account, which must be a UK current account in your name. If you have more than one Marcus account and those accounts allow you to move money, you can also transfer money between them. If you have a joint account, your joint account holder can do the same. There may be limits to how much you can take out of your Marcus account online, in one payment or per day. This is to protect your money against fraud. See our Help page for more information.

## Additional information

The rates and information in this summary are correct as of 14 September 2023.